

Debtor 1 Melissa A. Carricato

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of Pennsylvania
(State)

Case number 15-23104-CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: <u>LAKEVIEW LOAN SERVICING, LLC</u>		Court claim no. (if known): <u>1-1</u>
Last 4 digits of any number you use to identify the debtor's account: <u>3</u> <u>0</u> <u>0</u> <u>0</u>		
Property address:	<u>308 Emerson Street</u>	
	Number Street	
	<u>Vandergrift, Pennsylvania 15690</u>	
	City	State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 1 / 2020
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____
MM / DD / YYYY

Debtor 1 Melissa A. Carricato Case number (if known) 15-23104-CMB
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Ann E. Swartz, Esquire
Signature

Date 09 / 11 / 2020

Print Ann E. Swartz
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 123 S. Broad Street, Suite 1400
Number Street

Philadelphia, PA 19109
City State ZIP Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: Melissa A. Carricato
Debtor

LAKEVIEW LOAN SERVICING, LLC, or its
Successor or Assignee
Movant

vs.

Ronda J. Winnecour
Melissa A. Carricato
Respondent

Chapter 13

Bankruptcy No. 15-23104-CMB

**CERTIFICATION OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE
PAYMENT**

I, Ann E. Swartz, attorney for LAKEVIEW LOAN SERVICING, LLC, hereby certify that I served a true and correct copy of the foregoing Response to Notice of Final Cure Payment, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:
Date Served: September 11, 2020

Melissa A. Carricato
308 Emerson St
Vandergrift, PA 15690

Lawrence W. Willis
Willis & Associates
201 Penn Center Blvd
Suite 310
Pittsburgh, PA 15235
Attorney for Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee

/s/ Ann E. Swartz

ANN E. SWARTZ, ESQUIRE ID #201926
LAUREN M. MOYER, ESQUIRE ID # 320589
Attorney for LAKEVIEW LOAN SERVICING, LLC
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com